

IF YOU ARE VICTIMIZED ...

If you are a victim of identity theft, do the following:

- File a police report. Get a copy of the report to submit to creditors, banks, and others that may require proof of the identity theft crime.
- File your complaint with the Federal Trade Commission at ***www.FTC.gov***. Use the FTC website for valuable information and guidelines on Identity Theft.
- Notify any one of the three credit bureaus' fraud units. A single call to any of the three bureaus can result in a "fraud alert" being placed at all of the bureaus and a free credit report from each organization.
- Request a copy of your credit report (free to fraud victims).
- Contact your banks.
- Report the identity theft to Check Verification companies.
- Contact all your credit card companies.
- Check with your post office for unauthorized change of address requests.

A SPECIAL WORD ABOUT YOUR SOCIAL SECURITY NUMBER (SSN)

Your employer and financial institutions will need your SSN for wage and tax reporting purposes. Other businesses may ask you for your SSN to do a credit check if you are applying for a loan, renting an apartment, or signing up for utilities. If someone asks for your SSN, ask:

- Why do you need my SSN?
- How will my SSN be used?
- How do you protect my SSN from being stolen?
- What will happen if I don't give you my SSN?

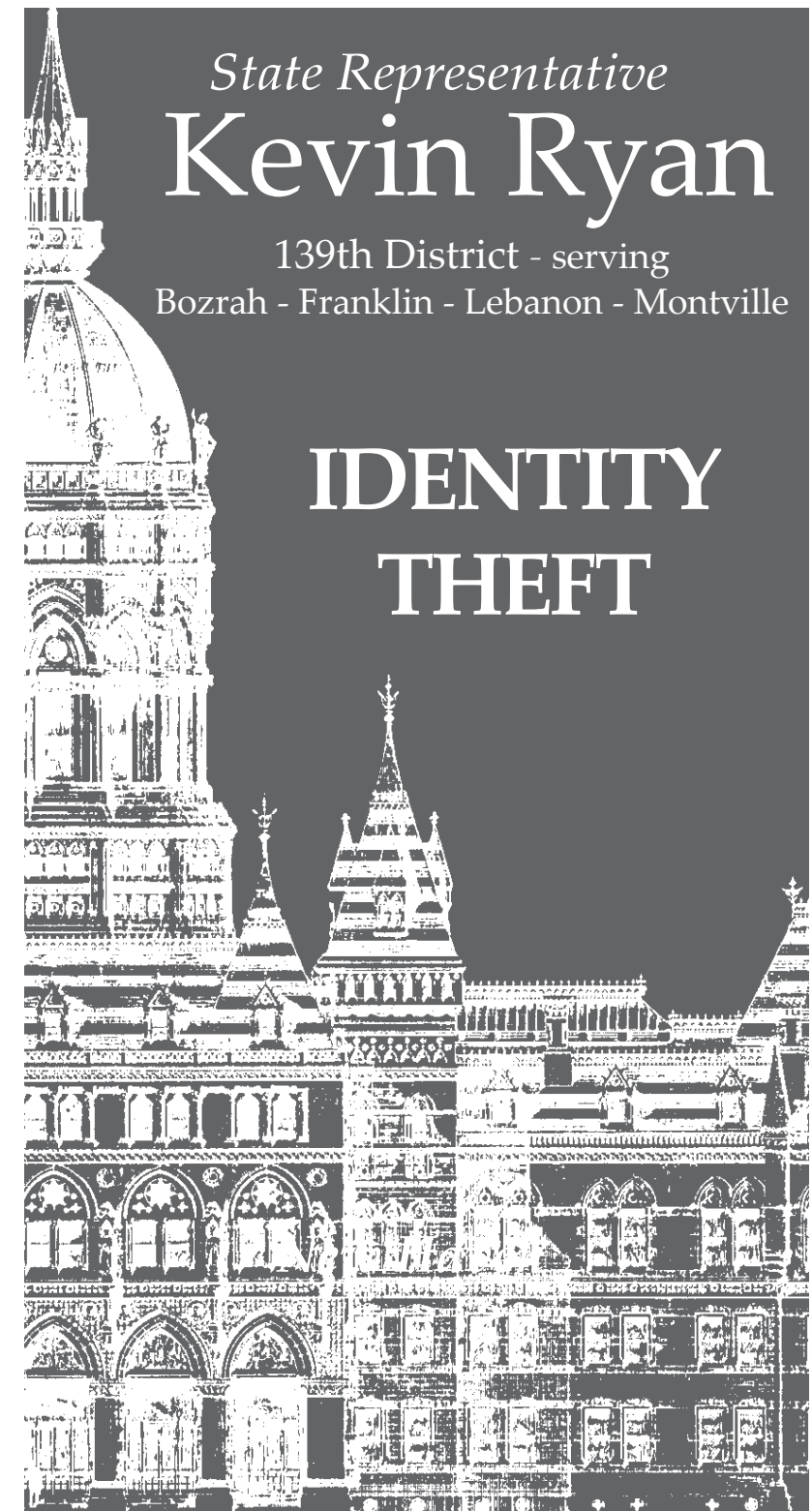
If you don't provide your SSN, some businesses may not provide you with the service or benefit that you want. Getting satisfactory answers to these questions will help you decide whether you want to share your SSN with the business. The decision to share is yours.

PRSRT STD
U.S. POSTAGE
PAID
HARTFORD, CT
Permit No. 3937

PLEASE KEEP IN TOUCH

State Representative Kevin Ryan
Legislative Office Building, Room 3804
Hartford, CT 06106-1591

1-800-842-8267



State Representative
Kevin Ryan

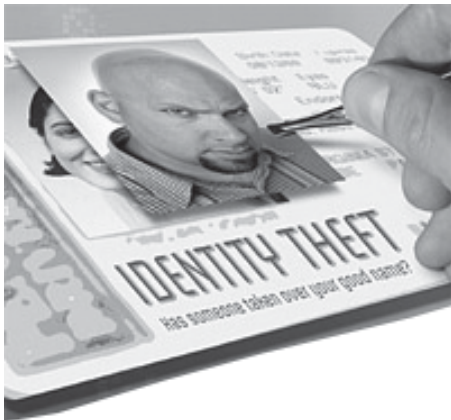
139th District - serving
Bozrah - Franklin - Lebanon - Montville

**IDENTITY
THEFT**

IDENTITY THEFT

Over 700,000 Americans could be victims of identity theft this year alone. Identity theft occurs when someone uses your personal information, such as your Social Security number, name or credit card account to commit fraud or other crimes. Identity theft victims could suddenly find themselves with debt from unauthorized purchases, falsely established credit or fraudulently opened accounts or loans.

The incidence of this fraud is growing. The best line of defense is consumer awareness. What should you watch for? How can you protect yourself?



A recent amendment to the Federal Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a free copy of your credit reports, at your request, once every 12 months. Free reports are being phased in during a nine-month period, rolling from states in the West to the states in the East. Beginning September 1, 2005, free reports will be accessible to all Connecticut residents. Go to www.annualcreditreport.com or call **877-322-8228**.

PROTECTING YOURSELF

- 1. Know who you are dealing with when it comes to your personal information** - Do not release personal information such as checking account and credit card numbers, or your Social Security number to anyone over the phone or e-mail, unless you are confident of their legitimacy. Don't even release that information to someone claiming to be from your bank.
- 2. Confiscated mail can be used to steal your identity** - Remove mail from your mailbox promptly. Use only official postal service collection boxes for outgoing mail, not your mailbox.
- 3. Missing monthly statements could indicate fraudulent change of address** - Contact your credit card company or bank if you do not receive a regularly scheduled statement. See if there has been a change of mailing address made without your consent.
- 4. Contact from collection agencies on bills you did not initiate** - Do not ignore or shrug off this issue as being a mistake. It could be a sign of identity theft.
- 5. Notification of being a winner or recipient of a reward or prize** - Be suspicious of any situation that requires you to give out bank information to collect a free gift.
- 6. Report suspicious activity to the police** - Help protect your family and your neighbors from becoming victims of identity theft.



WHERE TO GET HELP

Credit Reporting Bureaus:

- Equifax (www.equifax.com) Report Fraud: 800-525-6285 Order Credit Report: 800-685-1111
- Experian (www.experian.com) Report Fraud: 888-397-3742 Order Credit Report: 888-397-3742
- Trans Union (www.tuc.com) Report Fraud: 800-680-7289 Order Credit Report: 800-888-4213

Getting A Credit Report:

- www.annualcreditreport.com Annual Credit Report: 877-322-8228

Identity Theft Resource Center:

- www.idtheftcenter.org

Social Security Administration:

- Report Fraud: 800-269-0271 Order Benefits and Earnings Statement: 800-772-1213

Federal Trade Commission:

- ID Theft Prevention (www.FTC.gov and click on consumer protection).....1-877-FTC-HELP (1-877-382-4357)
- File ID Theft Reports 1-877-ID THEFT (1-877-438-4338)

Check Verification Companies:

- NCPS 800-838-1980 • ChexSystems 800-428-9623 • Equifax 800-437-5120 • Global Payment Systems 800-638-4600 ext. 555
- International Check Services 800-526-5380 • TeleCheck 800-710-9898